

SERFF Tracking Number: UNAM-127023285 State: Arkansas
Filing Company: Constitution Life Insurance Company State Tracking Number: 47927
Company Tracking Number: CL-HI-PRES-L 1-11 AR
TOI: H14I Individual Health - Hospital Indemnity Sub-TOI: H14I.000 Health - Hospital Indemnity
Product Name: HI4 Presentation
Project Name/Number: /

Filing at a Glance

Company: Constitution Life Insurance Company

Product Name: HI4 Presentation

SERFF Tr Num: UNAM-127023285 State: Arkansas

TOI: H14I Individual Health - Hospital Indemnity SERFF Status: Closed-Approved- Closed State Tr Num: 47927

Sub-TOI: H14I.000 Health - Hospital Indemnity Co Tr Num: CL-HI-PRES-L 1-11 AR State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Holly Parenti

Disposition Date: 02/21/2011

Date Submitted: 02/08/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/21/2011

State Status Changed: 02/21/2011

Deemer Date:

Created By: Holly Parenti

Submitted By: Holly Parenti

Corresponding Filing Tracking Number:

Filing Description:

Constitution Life Insurance Company NAIC# 62359

Advertising Submission-

Form(s)

CL-HI-PRES-L 1-11 AR

Hospital Indemnity Insurance Presentation

Dear Sir or Madam:

We submit the above form for your review and approval. This advertising material will be used for our Hospital Indemnity Insurance forms approved by your state on April 16, 2009.

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We consider this advertisement an invitation to inquire and will use it to obtain leads for our Hospital Indemnity Insurance approved by your Department.

If additional information is needed, please contact me at 800-538-1053 ext. 8531 or hparenti@uafc.com

Company and Contact

Filing Contact Information

Holly Parenti, hparenti@uafc.com
P.O. Box 958465 407-628-1776 [Phone] 8531 [Ext]
Lake Mary, FL 32795-8465

Filing Company Information

Constitution Life Insurance Company CoCode: 62359 State of Domicile: Texas
1001 Heathrow Park Lane Group Code: 953 Company Type:
Suite 5001 Group Name: State ID Number:
Lake Mary, FL 32746 FEIN Number: 36-1824600
(407) 995-8000 ext. [Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per ad (1 ad)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Constitution Life Insurance Company	\$50.00	02/08/2011	44493548

SERFF Tracking Number:	UNAM-127023285	State:	Arkansas
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Company Tracking Number:	CL-HI-PRES-L 1-11 AR		
TOI:	H14I Individual Health - Hospital Indemnity	Sub-TOI:	H14I.000 Health - Hospital Indemnity
Product Name:	H14 Presentation		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/21/2011	02/21/2011

<i>SERFF Tracking Number:</i>	<i>UNAM-127023285</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Constitution Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47927</i>
<i>Company Tracking Number:</i>	<i>CL-HI-PRES-L 1-11 AR</i>		
<i>TOI:</i>	<i>H14I Individual Health - Hospital Indemnity</i>	<i>Sub-TOI:</i>	<i>H14I.000 Health - Hospital Indemnity</i>
<i>Product Name:</i>	<i>H14 Presentation</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 02/21/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	Hospital Indemnity Prestentation	Approved-Closed	Yes

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Form Schedule

Lead Form Number: CL-HI-PRES-L 1-11 AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 02/21/2011	CL-HI-PRES-L 1-11 AR	Advertising	Hospital Indemnity Prestentation	Initial			CL-HI-PRES-L 1-11 AR.pdf



LIMITED BENEFIT Hospital Indemnity Insurance Policy

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

Hospital Indemnity Insurance

People save for vacations, children's education, purchasing a home...but trips to the hospital are seldom anticipated.

The Hospital Indemnity policy from Constitution Life can help you plan for the unexpected.

- Hospital stays almost always result in additional, unplanned expenses.
- Many of these expenses are not covered by your traditional health insurance.
- The benefits on the hospital confinement policy are paid directly to you, the policyholder.

Facts to Consider*

- The average charge on a typical bill from a United States community hospital was \$29,046 in 2008.
- Hospital charges have risen an average of 8.9% per year since 1997.
- The average length of stay in a United States hospital was 4.6 days in 2008.

*AHRO net. Agency for Healthcare Research and Quality (2008)

Hospital Indemnity Insurance

Money when you need it the most!

Use the money for additional expenses such as:

1. At-home recovery
2. Physician's co-pays or excess charges
3. Prescription costs
4. Skilled nursing co-pays
5. Pay insurance premiums
6. Other unexpected or unplanned expenses



About the Plan

- Daily benefit of up to \$600 per day available in \$50 increments.*
- Policy may be issued for individual, individual plus spouse, individual plus child(ren), or family coverage.
- Issue ages 18-84 for individuals and spouse with children, issue ages for children coverage may vary by state.
- Guaranteed renewable for life.
- Premiums do not increase due to age.**
- Benefit levels and riders selected provide same coverage for each insured, except each child receives 50% of daily hospital benefit and lump sum hospitalization benefit selected.
- Daily benefit pays for up to 31 days when hospitalized due to a covered injury or sickness.***
- Benefit restores after 60 consecutive days of not being hospitalized
- Underwritten based on yes/no questions on the application, medical exams are not required
- Pays in addition to other coverage

*\$100 minimum daily benefit in Virginia & Maine

**Premiums may be changed if necessary, but only if the premiums are changed for all policyholders in the same rating class

***Hospital confinement must be recommended by a physician

Optional Riders*

Lump Sum Hospital Confinement Rider

- Pays up to \$1000 in increments of \$250 (restores after 60 consecutive days of not being hospitalized).

Durable Medical Equipment Rider

- Pays 30% of first \$1000 of actual charges per calendar year for a wheelchair, walker, cane, or similar piece of equipment.

Ambulance Rider

- Pays up to \$200 per service, one time during any period of hospital confinement.

Accidental Death and Dismemberment Rider

- Pays up to \$10,000 in increments of \$5000 for dismemberment or death due to an accident.

*Availability may vary by state

Exclusions & Limitations

- Coverage is not provided for any benefits other than the fixed indemnity for hospital confinement and any optional benefits selected at time of application.
- Policy, optional Lump Sum, Durable Medical & Ambulance riders will not cover loss that (1) starts within 6 or 12 months (varies by state) after effective date; (2) is caused by a Pre-Existing Condition.
- Additionally, the optional AD&D Rider does not provide coverage for any sickness or disease.



Hospital Indemnity Insurance

You can select the plan that best serves your needs, choose the daily benefit level and appropriate riders, and enjoy the peace of mind knowing you are prepared for the unexpected!



A Healthy CollaborationSM

Policy Series CL-HI4 (08)

This is a solicitation for insurance. A licensed agent may contact you.
Universal American (NYSE: UAM), through our family of healthcare companies, provides health benefits to nearly two million people with Medicare every day.* We are dedicated to working collaboratively with healthcare professionals in order to improve the health and well-being of our members. *2009 Annual Report; April 2010

www.UniversalAmerican.com

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Supporting Document Schedules

		Item Status:	Status
			Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Application	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status
			Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	02/21/2011
Bypass Reason:	N/A		
Comments:			